Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-based method comprising

receiving historical multi-dimensional data representing multiple variables,

transforming variables into more predictive variables, including Bayesian renormalized variables, linearly transformed and non-linearly transformed variables and imputed missing values for categorical or continuous variables, transforming the variables into the Bayesian renormalized variables including adjusting a response frequency associated with a variable by a Bayesian analysis based on a priori response frequency associated with the variable,

pruning variables for which the data is sparse or missing,

adjusting a population of variables to represent main effects exhibited by the data and significant interaction and non-linear effects exhibited by the data, and

using the population of variables to generate a predictive model for interacting with a commercial system.

2. (original) The method of claim 1 in which adjusting the population of variables to represent interaction effects includes

stages of main effect interactions, main effects with main effect interactions and excluded variable interactions, and main effects with main effect interactions and excluded variable interactions together with excluded variable combined interactions.

3. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to retention of a current service or product of a vendor.

4. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.

5. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.

6. (previously presented) The method of claim 1 also including enabling a user to reconstruct a sequence of choices involved in the creation of the predictive model.

7. (currently amended) A machine-based method comprising

in connection with a project based on historical data about a system being modeled, generating a predictive model, and

enabling ~~providing to~~ a user to interactively manage ~~through a graphical user interface~~ a sequence of dimension reduction having at least two or more steps through a graphical user interface, the graphical user interface including an activation portion, which upon activation, enables the user to revisit at least one of the steps.

8. (previously presented) The method of claim 7 in which the system being modeled comprises behavior of prospective or current customers of a vendor with respect to products or services offered by the vendor.

9. (original) The method of claim 7 in which the predictive model predicts behavior of a prospective or current customer with respect to purchase of a product or service of a vendor.

10. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to retention of a current service or product of a vendor.

11. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.

12. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.

13. (original) The method of claim 7 in which the user interface controls staging of the sequence of model generation activities.